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to:

**Janette Lopez** 

date: September 14, 2009

from:

**Pete Davidson** 

subject: 2010 MRMIP Premiums

As you requested, we have reviewed the 2010 Major Risk Medical Insurance Program (MRMIP) premium rates submitted by participating health plans. The comparison of 2009 to 2010 rates is shown in the attached exhibit.

#### Background

The legislation that governs premium rate development for MRMIP requires that the rates be set at 125% of the premium that would be offered to a standard insurable individual for a benefit plan matching the MRMIP benefit design. Participating MRMIP health plans are directed to apply actuarial adjustments to an individual benefit plan similar in benefit design to the MRMIP benefit to produce premiums reflective of what would be charged to an average subscriber in the individual market for the MRMIP benefit plan. The amount charged to MRMIP participants is 125% of this amount. Projected changes in individual insurance premium rates in the coming year vary among the MRMIP participating health plans resulting in a range of premium rate changes for MRMIP subscribers.

We have confirmed to the extent practical that the MRMIP participating health plans reflected the premium changes anticipated in 2010 for non-MRMIP enrollees in the premium rates offered for this program. We reviewed the rate submissions and supporting documentation prepared by the health plans, and had discussions with the plans to walk through the process and procedures used to determine the actuarial adjustments used to convert the individual plan base premiums to MRMIP plan premiums.

#### **Summary of Proposed 2010 MRMIP Rates**

Based on Chapter 792 Statutes of 1997 calculations performed by MRMIB staff, all plans will receive 125% of standard individual premiums in 2010, as was the case in 2009. Based on the MRMIP enrollment distribution, the average 2010 rate increase across all plans is approximately 10.5%; the average increase in 2009 was approximately 7.6%.

The average premium rate changes by carrier can be summarized as follows:

- Anthem Blue Cross' average rate changes are as follows: 9.3% increase for Single Subscribers, 28.8% increase for Subscriber+1, and 13.3% increase for Subscriber+2, with a composite increase of 10.0%. There are significant variations in the level of rate change by region, coverage tier, and age. The largest rate increase for Single Subscribers occurs in Region 3 where the composite increase is approximately 15.7%, whereas the smallest average rate increase of 4.1% occurs in Region 4. Single Subscribers between 30 and 54 will experience rate increases averaging approximately 10% and subscribers age 55 and over will experience rate increases averaging approximately 4%. Single subscribers aged less than 15 years will experience rate increases averaging approximately 24%, while those aged 15-29 average approximately 14%.
- Blue Shield's HMO rate changes are as follows: 7.8% average increase for Single Subscribers and a 0.2% increase for Subscriber+1, with a composite increase of 7.6%; since Blue Shield does not currently have any enrollees in the Subscriber+2 tier, an average rate change could not be calculated. The average rate changes for Single Subscribers range from 6.0% in Region 2 to 8.4% in Region 5. Rate changes vary significantly by age band. For additional concerns regarding rate submission please see page 3 comments.
- The Kaiser North rates increase an average of 11.4% for Single Subscribers. Kaiser North rates do not vary by region. Rate changes are generally consistent across tiers and within ages 15 to 64; rate changes are somewhat higher for ages over 64 and lower for ages under 15. For Single Subscribers aged 15-64, the rate increases 11.2%, while those aged less than 15 will experience increases of 8.5% and those aged 65 and over will experience increases of 16.2%.
- The Kaiser South rates increase an average of 11.2% for Single Subscribers. Kaiser South rates do not vary by region. Rate changes are generally consistent across tiers and within ages 15 to 64; rate changes are somewhat higher for ages over 64 and lower for ages under 15. For Single Subscribers aged 15-64, the rate increases 11.1%, while those aged less than 15 will experience increases of 7.2% and those aged 65 and over will experience increases of 16.1%.
- Contra Costa Health Plan (CCHP) has a rate increase of 9.7%. The increases are uniform across age bands.

#### **Concerns Regarding Blue Shield of California Premium Rates**

Though Blue Shield of California's proposed 2010 MRMIP rates increased at a lower percentage than the other participating MRMIP plans, the rates continue to be at a level far higher than the other plans' rates. Using the combined enrollment distribution by age band for all plans within each region to calculate an average regional rate for each plan, we observe that Blue Shield's 2010 Single Subscriber rates generally range from approximately 1.5 to nearly 3 times those of the other plans.

Blue Shield continues to base their MRMIP premiums upon their IFP Access+ HMO plan, which they contend is the closest match to the MRMIP benefit design among their plans with material enrollment. While Blue Shield states that this plan is being actively marketed, recent sales information that they provided indicates little sales activity and far lower sales than their IFP PPO plans. This indicates that the average health of IFP Access+ HMO plan enrollees may reflect an adverse risk mix and higher costs than a population with more average health status. Blue Shield's actuaries were not readily able to provide a measure of relative health risk among their plans. When we suggested that they consider switching to a base plan with higher enrollment and recent sales, they rejected the suggestion as they were unsure how to adjust their PPO plans to reflect the provider reimbursement structure of the HMO plan.

Due presumably to their high premium rates, Blue Shield's share of MRMIP enrollment has declined to less than 2% of the total. Based on this information, the Board may want to consider whether continued contracting with Blue Shield is in the best interest of MRMIP and its subscribers.

Please call me at 415-498-5636 if you have any questions regarding our review.

ANTHEM BLUE CROSS (125.00% of Standard Individual Rates)

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Subscriber O						
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$310.20	\$298.30	\$323.10	\$291.80	\$310.80	\$295.40
15-29	\$457.80	\$440.60	\$476.90	\$431.00	\$458.90	\$436.20
30-34	\$571.20	\$549.80	\$595.10	\$537.70	\$572.70	\$544.20
35-39	\$621.60	\$598.10	\$647.50	\$585.10	\$622.70	\$592.20
40-44	\$698.70	\$672.30	\$727.90	\$657.50	\$700.40	\$665.50
45-49	\$734.90	\$707.20	\$765.50	\$691.80	\$736.50	\$700.20
50-54	\$878.00	\$844.90	\$914.60	\$826.50	\$880.10	\$836.50
55-59	\$1,020.50	\$982.10	\$1,063.10	\$960.50	\$1,023.00	\$972.10
60-64	\$1,184.40	\$1,139.80	\$1,233.70	\$1,115.00	\$1,187.00	\$1,128.30
65-69	\$1,326.60	\$1,276.60	\$1,381.80	\$1,248.80	\$1,329.40	\$1,263.70
70-74	\$1,397.60	\$1,345.00	\$1,455.80	\$1,315.70	\$1,400.60	\$1,331.40
GTE 75	\$1,480.50	\$1,424.80	\$1,542.10	\$1,393.70	\$1,483.70	\$1,410.40
Subscriber O	nly, 2009 Area 1	A 2	1			
Age	Aleal	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$257.90	\$252.70	\$252.60	\$247.40	\$244.60	\$230.60
15-29	\$399.30	\$386.20	\$385.80	\$403.70	\$416.90	\$372.90
30-34	\$522.80	\$503.20	\$503.00	\$514.60	\$538.20	\$486.80
35-39	\$577.30	\$558.10	\$554.50	\$553.80	\$580.10	\$545.20
40-44	\$652.80	\$625.60	\$622.50	\$629.50	\$664.20	\$612.10
45-49	\$671.80	\$645.40	\$636.60	\$653.50	\$684.30	\$643.40
50-54	\$818.60	\$795.50	\$793.90	\$816.00	\$795.00	\$740.20
55-59	\$996.50	\$968.80	\$968.20	\$988.80	\$970.70	\$886.80
60-64	\$1,188.90	\$1,151.70	\$1,164.20	\$1,093.30	\$1,124.80	\$1,053.30
65-69	\$1,331.50	\$1,290.00	\$1,303.90	\$1,224.50	\$1,259.80	\$1,179.70
70-74	\$1,402.90	\$1,359.10	\$1,373.80	\$1,290.10	\$1,327.30	\$1,242.90
GTE 75	\$1,486.10	\$1,439.70	\$1,455.20	\$1,366.60	\$1,406.00	\$1,316.60
% Difference	Between 2010 a					
	Between 2010 : Area 1	and 2009 Rate Area 2	s Area 3	Area 4	Area 5	Area 6
Age	Area 1	Area 2	Area 3			
Age LT 15	Area 1 20.3%	Area 2 18.0%	Area 3 27.9%	17.9%	27.1%	28.1%
Age LT 15 15-29	Area 1 20.3% 14.7%	Area 2 18.0% 14.1%	Area 3 27.9% 23.6%	17.9% 6.8%	27.1% 10.1%	28.1% 17.0%
Age LT 15 15-29 30-34	Area 1 20.3% 14.7% 9.3%	Area 2  18.0% 14.1% 9.3%	Area 3 27.9% 23.6% 18.3%	17.9% 6.8% 4.5%	27.1% 10.1% 6.4%	28.1% 17.0% 11.8%
Age LT 15 15-29 30-34 35-39	Area 1 20.3% 14.7% 9.3% 7.7%	Area 2 18.0% 14.1% 9.3% 7.2%	Area 3 27.9% 23.6% 18.3% 16.8%	17.9% 6.8% 4.5% 5.7%	27.1% 10.1% 6.4% 7.3%	28.1% 17.0% 11.8% 8.6%
Age LT 15 15-29 30-34	Area 1 20.3% 14.7% 9.3% 7.7% 7.0%	Area 2 18.0% 14.1% 9.3% 7.2% 7.5%	27.9% 23.6% 18.3% 16.8% 16.9%	17.9% 6.8% 4.5% 5.7% 4.4%	27.1% 10.1% 6.4% 7.3% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7%
Age LT 15 15-29 30-34 35-39 40-44	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6%	27.9% 23.6% 18.3% 16.8% 16.9% 20.2%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8%
Age LT 15 15-29 30-34 35-39 40-44 45-49	Area 1 20.3% 14.7% 9.3% 7.7% 7.0%	Area 2 18.0% 14.1% 9.3% 7.2% 7.5%	27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3%	27.1% 10.1% 6.4% 7.3% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2%	27.9% 23.6% 18.3% 16.8% 16.9% 20.2%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0%	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0%	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0%	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% 10.2009 Rates	27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	Area 1 20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4%	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0%	27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0%	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4% -0.4% Area 1	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% Area 2	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% Area 3	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0%	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5%	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference D Age LT 15	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4% -0.4% -0.4%  **Tree of the control of	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 42009 Rates Area 2	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% Area 3	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% Area 4	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% \$66.20	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 7.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference D Age LT 15 15-29	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4% Area 1  \$52.30 \$58.50	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 42009 Rates Area 2 \$45.60 \$54.40	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% Area 3  \$70.50 \$91.10	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% Area 4 \$44.40 \$27.30	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% \$66.20 \$42.00	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% Area 6 \$64.80 \$63.30
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference D Age LT 15 15-29 30-34	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4% -0.4%  \$\$52.30 \$\$58.50 \$\$48.40	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 34209 Rates Area 2 \$45.60 \$54.40 \$46.60	27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% Area 3  \$70.50 \$91.10 \$92.10	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% Area 4  \$44.40 \$27.30 \$23.10	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5%  Area 5  \$66.20 \$42.00 \$34.50	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% Area 6 \$64.80 \$63.30 \$57.40
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$*Difference*D  Age LT 15 15-29 30-34 35-39	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 34209 Rates Area 2 \$45.60 \$54.40 \$46.60 \$40.00	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% Area 3  \$70.50 \$91.10 \$92.10 \$93.00	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.0% 3.0%  Area 4  \$44.40 \$27.30 \$23.10 \$31.30	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5%  Area 5  \$66.20 \$42.00 \$34.50 \$42.60	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% Area 6  \$64.80 \$63.30 \$57.40 \$47.00
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference D Age LT 15 15-29 30-34 35-39 40-44	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 340.00 \$46.60 \$40.00 \$46.70	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 6.0% 6.0% 6.0% 5.09  Area 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.0% 2.0% 3.10 \$31.30 \$28.00	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5%  Area 5  \$66.20 \$42.00 \$34.50 \$42.60 \$36.20	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% Area 6  \$64.80 \$63.30 \$57.40 \$47.00 \$53.40
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference D Age LT 15 15-29 30-34 35-39 40-44 45-49	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 40.2009 Rates Area 2 \$45.60 \$54.40 \$46.60 \$40.00 \$46.70 \$61.80	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% 4rea 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.0% 2.10% 31.30 \$23.10 \$31.30 \$28.00 \$38.30	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.19% 7.19% 7.19% 4rea 6 \$64.80 \$63.30 \$57.40 \$47.00 \$53.40 \$56.80
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference D Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 546.60 \$40.00 \$46.70 \$61.80 \$49.40	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 6.0% 6.0% 6.0% 6.0% 4rea 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90 \$120.70	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.0% 2.10% 31.30 \$23.10 \$31.30 \$28.00 \$38.30 \$10.50	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.19  Area 6  \$64.80 \$63.30 \$57.40 \$47.00 \$53.40 \$56.80 \$96.30
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference D  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% -0	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% 46.60 \$45.60 \$46.60 \$40.00 \$46.70 \$61.80 \$49.40 \$13.30	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% 4rea 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90 \$120.70 \$94.90	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.0% 3.30 \$23.10 \$31.30 \$23.10 \$31.30 \$28.00 \$38.30 \$10.50 (\$28.30)	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 4rea 6  \$64.80 \$63.30 \$57.40 \$47.00 \$53.40 \$56.80 \$96.30 \$85.30
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference B LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% -0	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 46.60 \$445.60 \$446.60 \$40.00 \$46.70 \$61.80 \$49.40 \$13.30 (\$11.90)	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% 4.0%  Area 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90 \$120.70 \$94.90 \$69.50	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.10% 2.10% 31.30 \$23.10 \$31.30 \$28.00 \$38.30 \$10.50 (\$28.30) \$21.70	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 4.19% 5.19% 5.30 \$57.40 \$47.00 \$53.40 \$56.80 \$96.30 \$85.30 \$75.00
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference D  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% 7.3% 2.4% -0.4% -0.4% -0.4% -0.4% 52.30 \$58.50 \$48.40 \$44.30 \$45.90 \$63.10 \$59.40 \$24.00 (\$4.50) (\$4.90)	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 61.80 \$49.40 \$13.30 (\$11.90) (\$13.40)	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% 5.20  Area 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90 \$120.70 \$94.90 \$69.50 \$77.90	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.10% 2.10% 31.30 \$23.10 \$31.30 \$28.00 \$38.30 \$10.50 (\$28.30) \$21.70 \$24.30	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 4rea 6  \$64.80 \$63.30 \$57.40 \$47.00 \$53.40 \$56.80 \$96.30 \$85.30 \$75.00 \$84.00
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference II  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	Area 1  20.3% 14.7% 9.3% 7.7% 7.0% 9.4% -0	18.0% 14.1% 9.3% 7.2% 7.5% 9.6% 6.2% 1.4% -1.0% -1.0% -1.0% -1.0% 46.60 \$445.60 \$446.60 \$40.00 \$46.70 \$61.80 \$49.40 \$13.30 (\$11.90)	Area 3  27.9% 23.6% 18.3% 16.8% 16.9% 20.2% 15.2% 9.8% 6.0% 6.0% 6.0% 4.0%  Area 3  \$70.50 \$91.10 \$92.10 \$93.00 \$105.40 \$128.90 \$120.70 \$94.90 \$69.50	17.9% 6.8% 4.5% 5.7% 4.4% 5.9% 1.3% -2.9% 2.0% 2.0% 2.0% 2.10% 2.10% 31.30 \$23.10 \$31.30 \$28.00 \$38.30 \$10.50 (\$28.30) \$21.70	27.1% 10.1% 6.4% 7.3% 5.5% 7.6% 10.7% 5.4% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	28.1% 17.0% 11.8% 8.6% 8.7% 8.8% 13.0% 9.6% 7.1% 7.1% 7.1% 4.19% 5.19% 5.30 \$57.40 \$47.00 \$53.40 \$56.80 \$96.30 \$85.30 \$75.00

ANTHEM BLUE CROSS (125.00% of Standard Individual Rates)

AUTHEMID	LOE CKOSS (1	43.00 /0 01 St	muaru Ingiyi	uuai Kates)		
Subscriber +	1 Dependent, 2					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$615.40	\$592.30	\$641.20	<b>\$570.20</b>	¢	PEQC 20
15-29	\$920.40	\$885.70	\$958.90	\$579.30	\$617.00	\$586.30
30-34	\$1,064.30	\$1,024.30		\$866.30	\$922.50	\$876.70
35-3 <del>9</del>		\$1,024.50	\$1,108.70	\$1,001.90	\$1,066.80	\$1,014.00
40-44	\$1,128.90	•	\$1,176.00	\$1,062.80	\$1,131.60	\$1,075.40
40-44 45-49	\$1,276.10	\$1,228.20	\$1,329.40	\$1,201.30	\$1,279.10	\$1,215.70
45-49 50-54	\$1,468.40	\$1,413.20	\$1,529.60	\$1,382.30	\$1,471.90	\$1,398.90
	\$1,758.80	\$1,692.80	\$1,832.10	\$1,655.70	\$1,763.00	\$1,675.60
55-59	\$2,038.60	\$1,961.80	\$2,123.50	\$1,919.10	\$2,043.20	\$1,942.10
60-64	\$2,317.80	\$2,230.70	\$2,414.40	\$2,182.00	\$2,323.10	\$2,208.20
65-69	\$2,595.90	\$2,498.40	\$2,704.10	\$2,443.80	\$2,601.90	\$2,473.20
70-74	\$2,735.00	\$2,632.20	\$2,848.90	\$2,574.70	\$2,741.30	\$2,605.60
GTE 75	\$2,897.30	\$2,788.40	\$3,017.90	\$2,727.50	\$2,903.90	\$2,760.20
Subscriber ±	1 Dependent, 2					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$461.60	\$452.80	\$452.40	\$433.50	\$436.30	\$414.70
15-29	\$798.70	\$776.80	\$775.70	\$778.50	\$801.10	\$736.50
30-34	\$895.60	\$868.80	\$868.90	\$870.80	\$898.30	\$824.20
35-39	\$955.80	\$926.40	\$926.10	\$934.40	\$968.30	\$889.90
40-44	\$1,042.50	\$1,014.70	\$1,012.30	\$1,006.70	\$1,020.60	\$963.70
45-49	\$1,124.50	\$1,091.90	\$1,098.50	\$1,105.40	\$1,128.20	\$1,033.10
50-54	\$1,339.90	\$1,304.60	\$1,299.30	\$1,326.60	\$1,319.50	\$1,033.10
55-59	\$1,588.60	\$1,549.30	\$1,551.10	\$1,570.80	\$1,566.20	\$1,419.40
60-64	\$1,822.90	\$1,764.00	\$1,785.60	\$1,675.30	\$1,732.50	
65-69	\$2,041.70	\$1,704.00			\$1,732.30	\$1,624.50
70-74	\$2,041.70	\$2,081.50	\$1,999.90 \$2,107.00	\$1,876.30		\$1,819.40
GTE 75	\$2,131.10	\$2,061.30		\$1,976.80	\$2,044.40 \$2,165.70	\$1,916.90
GIE /3	DZ.Z/0./U	\$2,ZUJ.UU	\$2,232.00	\$2,094.10	3Z.103.70	\$2,030.60
			•	· ,		
	Between 2010	and 2009 Rate	s i			
% Difference			•	Area 4	Area 5	Area 6
% Difference	Between 2010 Area 1	and 2009 Rate Area 2	Area 3	Area 4	Area 5	Area 6
% Difference Age LT 15	Between 2010 Area 1 33.3%	and 2009 Rate Area 2 30.8%	Area 3	Area 4 33.6%	Area 5 41.4%	Area 6
% Difference Age LT 15 15-29	Between 2010 Area 1 33.3% 15.2%	and 2009 Rate Area 2 30.8% 14.0%	Area 3 41.7% 23.6%	Area 4  33.6% 11.3%	Area 5 41.4% 15.2%	Area 6 41.4% 19.0%
Age LT 15 15-29 30-34	33.3% 15.2% 18.8%	and 2009 Rate Area 2 30.8% 14.0% 17.9%	Area 3 41.7% 23.6% 27.6%	Area 4  33.6% 11.3% 15.1%	Area 5 41.4% 15.2% 18.8%	Area 6 41.4% 19.0% 23.0%
Age LT 15 15-29 30-34 35-39	33.3% 15.2% 18.8% 18.1%	30.8% 14.0% 17.3%	Area 3 41.7% 23.6% 27.6% 27.0%	Area 4  33.6% 11.3% 15.1% 13.7%	Area 5 41.4% 15.2% 18.8% 16.9%	Area 6 41.4% 19.0% 23.0% 20.8%
Age LT 15 15-29 30-34 35-39 40-44	33.3% 15.2% 18.8% 18.1% 22.4%	30.8% 14.0% 17.3% 21.0%	Area 3 41.7% 23.6% 27.6% 27.0% 31.3%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3%	Area 5 41.4% 15.2% 18.8% 16.9% 25.3%	Area 6 41.4% 19.0% 23.0% 20.8% 26.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49	33.3% 15.2% 18.8% 18.1% 22.4% 30.6%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4%	Area 3 41.7% 23.6% 27.6% 27.0% 31.3% 39.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5%	Area 6 41.4% 19.0% 23.0% 20.8% 26.1% 35.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1%	and 2009 Rate Area 2 30.8% 14.0% 17.9% 21.0% 29.4% 29.8% 26.6% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1%	and 2009 Rate Area 2 30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference Age	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1%	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5%	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1%	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9% 35.9%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference Age	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1% 27.1% 27.1% Area I	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5% and 2009 Rates Area 2	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% Area 3	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 4 Rea 4  \$145.80	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% Area 5	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9% 35.9% Area 6
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference Age LT 15	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1%	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5% 26.5% and 2009 Rates Area 2	Area 3  41.7% 23.6% 27.6% 27.6% 27.09 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2% 35.2% Area 3	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% Area 4	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% Area 5	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9% 35.9% Area 6  \$171.60
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference Age LT 15 15-29	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1% 27.1% 27.1% 47.1% 5153.80 \$121.70	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5% 26.5% and 2009 Rates Area 2  \$139.50 \$108.90	Area 3  41.7% 23.6% 27.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2% 35.2% 35.2% 35.2% 35.2%	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 4 30.2% 30.2% 8 30.2% 8 30.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% Area 5  \$180.70 \$121.40 \$168.50	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.9% 35.9% 35.9% Area 6  \$171.60 \$140.20
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference  Age LT 15 15-29 30-34	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 4	30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.6% 26.5% 26.5% 26.5% 26.5% 3139.50 \$108.90 \$155.50	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.2% Area 4  \$145.80 \$87.80 \$131.10 \$128.40	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% Area 5  \$180.70 \$121.40 \$168.50 \$163.30	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 Significance Age LT 15 15-29 30-34 35-39	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3%	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.5% 26.5% 26.5% 26.5% 26.5% area 2  \$139.50 \$108.90 \$155.50 \$160.10	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2% Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.2% Area 4  \$145.80 \$87.80 \$131.10 \$128.40 \$194.60	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference Age LT 15 15-29 30-34 35-39 40-44	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3.80 \$121.70 \$168.70 \$173.10 \$233.60 \$343.90	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.5% 26.5% 26.5% 26.5% 26.5% area 2  \$139.50 \$108.90 \$155.50 \$160.10 \$213.50	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10 \$431.10	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.2%	Area 5  41.4% 15.2% 18.8% 16.9% 25,3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 3153.80 \$121.70 \$168.70 \$173.10 \$233.60 \$343.90 \$418.90	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5% 26.5% 26.5% 3139.50 \$108.90 \$155.50 \$160.10 \$213.50 \$321.30 \$388.20	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10 \$431.10 \$532.80	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.2% 31.20  Area 4  \$145.80 \$87.80 \$131.10 \$128.40 \$194.60 \$276.90 \$329.10	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.18  Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70 \$443.50	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80 \$457.90
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.380 \$121.70 \$168.70 \$173.10 \$233.60 \$343.90 \$418.90 \$450.00	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5% 26.5% 26.5% and 2009 Rates Area 2  \$139.50 \$108.90 \$155.50 \$160.10 \$213.50 \$321.30 \$388.20 \$412.50	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10 \$431.10 \$532.80 \$572.40	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.10 \$145.80 \$87.80 \$131.10 \$128.40 \$194.60 \$276.90 \$329.10 \$348.30	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.19  Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70 \$443.50 \$477.00	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80 \$457.90 \$522.70
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3% 27.1%	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5% 26.5% 26.5% and 2009 Rates Area 2  \$139.50 \$108.90 \$155.50 \$160.10 \$213.50 \$321.30 \$388.20 \$412.50 \$466.70	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10 \$431.10 \$532.80 \$572.40 \$628.80	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.10 \$145.80 \$87.80 \$131.10 \$128.40 \$194.60 \$276.90 \$329.10 \$348.30 \$506.70	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.19  Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70 \$443.50 \$477.00 \$590.60	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80 \$457.90 \$522.70 \$583.70
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3.80 \$121.70 \$168.70 \$173.10 \$233.60 \$343.90 \$418.90 \$450.00 \$494.90 \$554.20	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 29.8% 26.5% 26.5% 26.5% 26.5% 26.5% 26.5% 3139.50 \$108.90 \$155.50 \$160.10 \$213.50 \$321.30 \$388.20 \$412.50 \$466.70 \$522.70	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.10 \$145.80 \$87.80 \$131.10 \$128.40 \$194.60 \$276.90 \$329.10 \$348.30 \$506.70 \$567.50	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.1% 34.19  Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70 \$443.50 \$477.00 \$590.60 \$661.50	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% 35.99%  Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80 \$457.90 \$522.70 \$583.70 \$653.80
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	33.3% 15.2% 18.8% 18.1% 22.4% 30.6% 31.3% 28.3% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 27.1% 31.3% 27.1%	and 2009 Rate Area 2  30.8% 14.0% 17.9% 17.3% 21.0% 29.4% 26.6% 26.5% 26.5% 26.5% 26.5% 26.5% and 2009 Rates Area 2  \$139.50 \$108.90 \$155.50 \$160.10 \$213.50 \$321.30 \$388.20 \$412.50 \$466.70	Area 3  41.7% 23.6% 27.6% 27.0% 31.3% 39.2% 41.0% 36.9% 35.2% 35.2% 35.2%  Area 3  \$188.80 \$183.20 \$239.80 \$249.90 \$317.10 \$431.10 \$532.80 \$572.40 \$628.80	Area 4  33.6% 11.3% 15.1% 13.7% 19.3% 25.0% 24.8% 22.2% 30.2% 30.2% 30.2% 30.2% 31.10 \$145.80 \$87.80 \$131.10 \$128.40 \$194.60 \$276.90 \$329.10 \$348.30 \$506.70	Area 5  41.4% 15.2% 18.8% 16.9% 25.3% 30.5% 33.6% 30.5% 34.1% 34.1% 34.19  Area 5  \$180.70 \$121.40 \$168.50 \$163.30 \$258.50 \$343.70 \$443.50 \$477.00 \$590.60	Area 6  41.4% 19.0% 23.0% 20.8% 26.1% 35.4% 37.6% 36.8% 35.99% 35.99% 35.99% Area 6  \$171.60 \$140.20 \$189.80 \$185.50 \$252.00 \$365.80 \$457.90 \$522.70 \$583.70

ANTHEM BLUE CROSS (125.00% of Standard Individual Rates)

	JUE CROSS (1		maara maivic	iuai Kates)		
Subscriber +	2 Dependents,					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$955.90	\$919.90	\$995.70	\$899.80	\$958.00	\$910.60
15-29	\$1,290.40	\$1,241.90	\$1,344.30	\$1,214.70	\$1,293.50	\$1,229.20
30-34	\$1,467.00	\$1,411.90	\$1,528.20	\$1,381.00	\$1,470.60	\$1,397.50
35-39	\$1,545.10	\$1,486.90	\$1,609.50	\$1,454.40	\$1,548.60	\$1,472.00
40-44	\$1,588.90	\$1,529.10	\$1,655.30	\$1,495.70	\$1,592.70	\$1,513.60
45-49	\$1,755.70	\$1,689.70	\$1,828.90	\$1,652.80	\$1,759.70	\$1,672.60
50-54	\$1,988.30	\$1,913.40	\$2,071.10	\$1,871.60	\$1,992.70	\$1,894.10
55-59	\$2,233.90	\$2,149.90	\$2,326.80	\$2,103.00	\$2,239.20	\$2,128.20
60-64	\$2,539.10	\$2,443.60	\$2,645.00	\$2,390.20	\$2,545.10	\$2,418.90
65-69	\$2,843.80	\$2,736.90	\$2,962.40	\$2,677.00	\$2,850.50	\$2,709.20
70-74	\$2,996.20	\$2,883.50	\$3,121.10	\$2,820.50	\$3,003.20	\$2,854.40
GTE 75	\$3,173.90	\$3,054.50	\$3,306.30	\$2,987.80	\$3,181.40	\$3,023.70
Subscriber +	2 Dependents,					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$644.30	\$625.00	\$623.00	\$653.60	\$680.30	\$598.30
15-29	\$1,154.00	\$1,130.70	\$1,132,10	\$1,082.80	\$1,114.80	\$1,050.60
30-34	\$1,270.40	\$1,245.30	\$1,132,10	\$1,002.00	\$1,114.80	\$1,050.00
35-39	\$1,371.40	\$1,340.50	\$1,243.30	\$1,268.50	\$1,315.50	\$1,222.20
40-44	\$1,504.60	\$1,471.00	\$1,473.40	\$1,393.10	\$1,422.60	\$1,336.70
45-49	\$1,614.80	\$1,568.50	\$1,573.10	\$1,519.50	\$1,551.50	\$1,452.10
50-54	\$1,819.40	\$1,776.40	\$1,775.10	\$1,774.50	\$1,819.30	\$1,603.80
55-59	\$2,087.30	\$2,037.30	\$2,033.40	\$2,072.30	\$2,130.70	\$1,832.50
60-64	\$2,397.70	\$2,333.30	\$2,345.70	\$2,244.70	\$2,311.50	\$2,096.30
65-69	\$2,685.40	\$2,613.30	\$2,627.20	\$2,514.00	\$2,588.90	\$2,347.80
70-74	\$2,829.30	\$2,753.30	\$2,767.90	\$2,648.70	\$2,727.60	\$2,473.60
GTE 75	\$2,997.10	\$2,916.60	\$2,932.10	\$2,805.80	\$2,889.40	\$2,620.30
% Difference	Between 2010					
	Between 2010 Area 1	and 2009 Rate Area 2	es Area 3	Area 4	Area 5	Area 6
Age	Area 1	Area 2	Area 3			
Age LT 15	Area 1 48.4%	Area 2 47.2%	Area 3 59.8%	37.7%	40.8%	52.2%
Age LT 15 15-29	Area 1 48.4% 11.8%	Area 2 47.2% 9.8%	Area 3 59.8% 18.7%	37.7% 12.2%	40.8% 16.0%	52.2% 17.0%
Age LT 15 15-29 30-34	Area 1 48.4% 11.8% 15.5%	Area 2 47.2% 9.8% 13.4%	Area 3 59.8% 18.7% 22.9%	37.7% 12.2% 12.5%	40.8% 16.0% 19.7%	52.2% 17.0% 21.3%
Age LT 15 15-29 30-34 35-39	Area 1 48.4% 11.8% 15.5% 12.7%	Area 2 47.2% 9.8% 13.4% 10.9%	59.8% 18.7% 22.9% 20.0%	37.7% 12.2% 12.5% 14.7%	40.8% 16.0% 19.7% 17.7%	52.2% 17.0% 21.3% 20.4%
Age LT 15 15-29 30-34 35-39 40-44	Area 1 48.4% 11.8% 15.5% 12.7% 5.6%	Area 2 47.2% 9.8% 13.4% 10.9% 3.9%	59.8% 18.7% 22.9% 20.0% 12.3%	37.7% 12.2% 12.5% 14.7% 7.4%	40.8% 16.0% 19.7% 17.7% 12.0%	52.2% 17.0% 21.3% 20.4% 13.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49	Area 1 48.4% 11.8% 15.5% 12.7% 5.6% 8.7%	Area 2 47.2% 9.8% 13.4% 10.9% 3.9% 7.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	Area 1 48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3%	Area 2 47.2% 9.8% 13.4% 10.9% 3.9% 7.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	Area 1 48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0%	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 1.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9%	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 1.5% 6.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9%	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 1.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9%	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 1.5% 6.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9%	47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% od 2009 Rates	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9%	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1%	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 4.7% 5.9% 5.9% 5.9% 5.9% 5.9% 5.9% 5.9% 5.9	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% A.7% A.7% A.7% A.7% A.7% A.7%	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% Area 3	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5%	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference I	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% A.7% 5.5% Area 2  \$294.90	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 372.70	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% Area 4	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II Age LT 15 15-29	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 5.5% Area 2  \$294.90 \$111.20	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 372.70 \$212.20	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 8.2% Area 4	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5 \$277.70 \$178.70	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II Age LT 15 15-29 30-34	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% Area 1  \$311.60 \$136.40 \$196.60	47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 5.5% 4.1% 4.1% 4.1% 4.1% 4.1% 4.1% 4.1% 4.1	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 372.70 \$212.20 \$284.90	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 8.246.20 \$131.90 \$153.50	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 40.1%  Area 5  \$277.70 \$178.70 \$241.80	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% Area 6 \$312.30 \$178.60 \$245.80
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II Age LT 15 15-29 30-34 35-39	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% Area 1  \$311.60 \$136.40 \$196.60 \$173.70	47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 5.5% Area 2  \$294.90 \$111.20 \$166.60 \$146.40	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 22.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 8.246.20 \$131.90 \$153.50 \$185.90	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5  \$277.70 \$178.70 \$241.80 \$233.10	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 25.4%  Area 6 \$312.30 \$178.60 \$245.80 \$249.80
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30	Area 2  47.2% 9.8% 13.4% 10.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 4.120 \$166.60 \$146.40 \$58.10	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 8.246.20 \$131.90 \$153.50 \$185.90 \$102.60	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5  \$277.70 \$178.70 \$241.80 \$233.10 \$170.10	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II LT 15 15-29 30-34 35-39 40-44 45-49	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30 \$140.90	Area 2  47.2% 9.8% 13.4% 10.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 4.120 \$166.60 \$146.40 \$58.10 \$121.20	59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 8.246.20 \$131.90 \$153.50 \$185.90 \$102.60 \$133.30	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% Area 5  \$277.70 \$178.70 \$241.80 \$233.10 \$170.10 \$208.20	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 16.1% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4% 15.4%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30 \$140.90 \$168.90	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 4.120 \$111.20 \$166.60 \$146.40 \$58.10 \$121.20 \$137.00	Area 3  59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 40.1% 40.8% 10.1% 10.1% 10.1% 40.8% 10.1% 40.8% 10.1% 40.8% 40	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 15.4% 15.4% 15.4% 20.4% 20.4% 20.4% 20.4% 20.4% 20.4% 20.4% 20.4% 20.50% 20.4% 20.4% 20.50% 20.50% 20.30
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30 \$140.90 \$168.90 \$146.60	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.11.20 \$166.60 \$146.40 \$58.10 \$121.20 \$137.00 \$112.60	Area 3  59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% 208.20 \$173.40 \$108.50	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 21.30 21.30 21.30 21.30 220.50 220.50 220.50 220.30 2295.70
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30 \$140.90 \$168.90	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.7% 4.120 \$111.20 \$166.60 \$146.40 \$58.10 \$121.20 \$137.00	Area 3  59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% 208.20 \$178.70 \$241.80 \$233.10 \$170.10 \$208.20 \$173.40 \$108.50 \$233.60	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 15.4% 21.30 21.30 21.30 22.50 220.50 220.50 220.30 2295.70 3322.60
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 4rea 1  \$311.60 \$136.40 \$196.60 \$173.70 \$84.30 \$140.90 \$168.90 \$146.60 \$141.40	Area 2  47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.7% 4.120 \$166.60 \$146.40 \$58.10 \$121.20 \$137.00 \$112.60 \$110.30	Area 3  59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% 208.20 \$173.40 \$108.50	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 21.30 21.30 21.30 21.30 220.50 220.50 220.50 220.30 2295.70
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  \$ Difference II  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	Area 1  48.4% 11.8% 15.5% 12.7% 5.6% 8.7% 9.3% 7.0% 5.9% 5.9% 5.9% 5.9% 5.9% 5.9% 6.40 \$116.60 \$173.70 \$84.30 \$140.90 \$168.90 \$146.60 \$141.40 \$158.40	47.2% 9.8% 13.4% 10.9% 3.9% 7.7% 5.5% 4.7% 4.7% 4.7% 4.120 \$166.60 \$116.40 \$58.10 \$121.20 \$137.00 \$112.60 \$110.30 \$123.60	Area 3  59.8% 18.7% 22.9% 20.0% 12.3% 16.3% 16.7% 14.4% 12.8	37.7% 12.2% 12.5% 14.7% 7.4% 8.8% 5.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5% 6.5	40.8% 16.0% 19.7% 17.7% 12.0% 13.4% 9.5% 5.1% 10.1% 10.1% 10.1% 208.20 \$178.70 \$241.80 \$233.10 \$170.10 \$208.20 \$173.40 \$108.50 \$233.60 \$261.60	52.2% 17.0% 21.3% 20.4% 13.2% 15.2% 18.1% 16.1% 15.4% 15.4% 15.4% 15.4% 20.4% 20.4% 20.4% 20.4% 20.4% 20.5.4% 20.50 20.50 20.50 20.50 20.30 20.50 20.30 20.50 20.30 20.50 20.30 20.50 20.30 20.50 20.30 20.30

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

	LD OF CALIFO	JKNIA - HMO	J (125.00% of	Standard Ind	ividual Rates	)
Subscriber (		1				
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$943.76	\$943.76	\$716.23	\$651.59	\$528.40	\$651.59
15-29	\$943.76	\$943.76	\$716.23	\$651.59	\$528.40	\$651.59
30-34	\$971.42	\$971.42	\$1,013.46	\$779.46	\$661.93	\$779.46
35-39	\$1,065.23	\$1,065.23	\$1,074.67	\$870.89	\$719.80	\$870.89
40-44	\$1,270.97	\$1,270.97	\$1,207.40	\$935.18	\$754.49	\$935.18
45-49	\$1,322.40	\$1,322.40	\$1,274.72	\$1,063.94	\$857.24	\$1,063.94
50-54	\$1,549.44	\$1,549.44	\$1,397.15	\$1,155.37	\$944.20	\$1,155.37
55-59	\$1,542.46	\$1,542.46	\$1,420.53	\$1,266.88	\$981.00	\$1,266.88
60-64	\$2,018.31	\$2,018.31	\$1,873.09	\$1,599.87	\$1,250.10	\$1,599.87
65-69	\$2,486.55	\$2,486.55	\$2,307.65	\$1,971.04	\$1,540.12	\$1,971.04
70-74	\$2,993.15	\$2,993.15	\$2,777.79	\$2,372.61	\$1,853.90	\$2,372.61
GTE 75	\$3,540.11	\$3,540.11	\$3,285.40	\$2,806.17	\$2,192.68	\$2,806.17
Subscriber (						
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$694.86	\$694.86	\$780.13	\$591.21	\$490.85	\$591.21
15-29	\$694.86	\$694.86	\$780.13	\$591.21	\$490.85	\$591.21
30-34	\$870.80	\$870.80	\$881.87	\$739.11	\$609.71	\$739.11
35-39	\$972.76	\$972.76	\$979.92	\$794.24	\$645.55	\$794.24
40-44	\$1,079.92	\$1,079.92	\$1,047.67	\$848.06	\$693.68	\$848.06
45-49	\$1,196.96	\$1,196.96	\$1,119.00	\$930.45	\$767.30	\$930.45
50-54	\$1,324.41	\$1,324.41	\$1,227.60	\$1,006.57	\$838.75	\$1,006.57
55-59	\$1,488.35	\$1,488.35	\$1,380.49	\$1,243.65	\$947.00	\$1,243.65
60-64	\$1,908.07	\$1,908.07	\$1,777.01	\$1,610.69	\$1,206.84	\$1,610.69
65-69	\$2,350.74	\$2,350.74	\$2,189.27	\$1,984.37	\$1,486.82	\$1,984.37
70-74	\$2,829.67	\$2,829.67	\$2,635.30	\$2,388.66	\$1,789.74	\$2,388.66
GTE 75	\$3,346.75	\$3,346.75	\$3,116.87	\$2,825.15	\$2,116.79	\$2,825.15
% Differenc	e Between 2010 :					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	35.8%	35.8%	-8.2%	10.2%	7.60/	10.20/
15-29	35.8%	35.8%	-8.2%	10.2%	7.6% 7.6%	10.2% 10.2%
30-34	11.6%	11.6%	14.9%	5.5%	7.0% 8.6%	
35-39	9.5%	9.5%	9.7%	9.7%	11.5%	5.5% 9.7%
40-44	17.7%	17.7%	15.2%	10.3%	8.8%	10.3%
45-49	10.5%	10.5%	13.9%	14.3%	11.7%	14.3%
50-54	17.0%	17.0%	13.8%	14.8%	12.6%	14.8%
55-59	3.6%	3.6%	2.9%	1.9%	3.6%	1.9%
60-64	5.8%	5.8%	5.4%	-0.7%	3.6%	-0.7%
65-69	5.8%	5.8%	5.4%	-0.7%	3.6%	-0.7%
70-74	5.8%	5.8%	5.4%	-0.7%	3.6%	-0.7%
GTE 75	5.8%	5.8%	5.4%	-0.7%	3.6%	-0.7%
<b>\$</b> Difference	Between 2010 ar					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$248.90	\$248.90	(\$63.90)	<b>የ</b> ሬስ ኃ0	\$27 EE	ድረስ ኃይ
15-29	\$248.90 \$248.90	\$248.90 \$248.90	(\$63.90)	\$60.38	\$37.55	\$60.38
30-34	\$100.62	\$248.90 \$100.62	\$131.59	\$60.38 \$40.35	\$37.55 \$52.22	\$60.38
35-39	\$92.47	\$92.47	\$131.39 \$94.75	\$40.33 \$76.65	\$32.22 \$74.25	\$40.35 \$76.65
40-44	\$191.05	\$191.05	\$159.73	\$70.03 \$87.12	\$60.81	\$76.63 \$87.12
45-49	\$125.44	\$125.44	\$155.72	\$133.49	\$89.94	\$133.49
50-54	\$225.03	\$225.03	\$169.55	\$148.80	\$105.45	\$133.49 \$148.80
55-59	\$54.11	\$54.11	\$40.04	\$23.23	\$34.00	\$23.23
60-64	\$110.24	\$110.24	\$96.08	(\$10.82)	\$43.26	(\$10.82)
65-69	\$135.81	\$135.81	\$118.38	(\$13.33)	\$53.30	(\$13.33)
70-74	\$163.48	\$163.48	\$142.49	(\$16.05)	\$64.16	(\$16.05)
GTE 75	\$193.36	\$193.36	\$168.53	(\$18.98)	\$75.89	(\$18.98)

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

BLUE SHIEL			7 (123.00 % 01	Standard ind	ividuai Kates	
Subscriber +	1 Dependent, 2					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$2,054.47	\$2,054.47	\$1,452.45	\$1,243.50	\$1,059.57	\$1,243.50
15-29	\$2,054.47	\$2,054.47	\$1,452.45	\$1,243.50	\$1,059.57	\$1,243.50
30-34	\$2,114.68	\$2,114.68	\$2,055.20	\$1,487.52	\$1,327.32	\$1,487.52
35-39	\$2,153.30	\$2,153.30	\$2,593.66	\$1,607.34	\$1,346.15	\$1,607.34
40-44	\$2,214.73	\$2,214.73	\$2,240.78	\$1,808.99	\$1,388.16	\$1,808.99
45-49	\$2,392.42	\$2,392.42	\$2,217.15	\$1,936.11	\$1,520.60	\$1,936.11
50-54	\$2,561.98	\$2,561.98	\$2,348.18	\$2,086.62	\$1,643.87	\$2,086.62
55-59	\$2,769.01	\$2,769.01	\$2,556.16	\$2,336.49	\$1,769.53	\$2,336.49
60-64	\$3,493.96	\$3,493.96	\$3,267.28	\$2,890.29	\$2,162.60	\$2,890.29
65-69	\$4,304.56	\$4,304.56	\$4,025.29	\$3,560.84	\$2,664.33	\$3,560.84
70-74	\$5,181.54	\$5,181.54	\$4,845.38	\$4,286.30	\$3,207.14	\$4,286.30
GTE 75	\$6,128.40	\$6,128.40	\$5,730.81	\$5,069.57	\$3,793.20	\$5,069.57
Subscriber +	l Dependent, 2					
Ago	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age LT 15	\$1,701.03	\$1,701.03	\$1,585.55	\$1,147.81	\$930.96	¢1 147 01
15-29	\$1,701.03	\$1,701.03	\$1,585.55 \$1,585.55			\$1,147.81
30-34	\$2,131.75	\$2,131.75	\$1,792.33	\$1,147.81 \$1,434.95	\$930.96	\$1,147.81
35-39	\$1,910.38	\$1,910.38	\$1,792.33	\$1,434.93	\$1,156.39	\$1,434.95
40-44	\$2,035.00	\$2,035.00	\$1,872.70	\$1,655.11	\$1,216.65 \$1,307.10	\$1,515.32 \$1,655.11
45-49	\$2,265.18	\$2,265.18	\$2,115.37	\$1,791.55	\$1,404.52	\$1,791.55
50-54	\$2,379.88	\$2,379.88	\$2,225.39	\$1,960.09	\$1,524.69	\$1,960.09
55-59	\$2,723.21	\$2,723.21	\$2,546,87	\$2,331.51	\$1,746.29	\$2,331.51
60-64	\$3,486.33	\$3,486.33	\$3,260.05	\$2,883.95	\$2,158.28	\$2,883.95
65-69	\$4,295.16	\$4,295.16	\$4,016.38	\$3,553.03	\$2,659.00	\$3,553.03
70-74	\$5,170.23	\$5,170.23	\$4,834.66	\$4,276.90	\$3,200.73	\$4,276.90
GTE 75	\$6,115.03	\$6,115.03	\$5,718.13	\$5,058.45	\$3,785.63	\$5,058.45
	•		,		+-,	4- <b>,</b>
% Difference	Between 2010	and 2009 Rate	s.			
				Area 4	Area 5	Area 6
Age	Between 2010 : Area 1	ind 2009 Rate Area 2	S Area 3	Area 4	Area 5	Area 6
Age LT 15	Between 2010: Area 1 20.8%	and 2009 Rate Area 2 20.8%	8 Area 3 -8.4%	Area 4 8.3%	Area 5	Area 6 8.3%
Age LT 15 15-29	Between 2010 : Area 1 20.8% 20.8%	2009 Rate Area 2 20.8% 20.8%	Area 3 -8.4% -8.4%	Area 4 8.3% 8.3%	Area 5 13.8% 13.8%	Area 6 8.3% 8.3%
Age LT 15 15-29 30-34	Between 2010: Area 1 20.8% 20.8% -0.8%	2009 Rate Area 2 20.8% 20.8% -0.8%	Area 3 -8.4% -8.4% 14.7%	8.3% 8.3% 3.7%	Area 5  13.8% 13.8% 14.8%	Area 6 8.3% 8.3% 3.7%
Age LT 15 15-29 30-34 35-39	20.8% 20.8% 20.8% -0.8% 12.7%	20.8% 20.8% 20.8% -0.8% 12.7%	Area 3 -8.4% -8.4% 14.7% 34.3%	Area 4  8.3% 8.3% 3.7% 6.1%	Area 5  13.8% 13.8% 14.8% 10.6%	8.3% 8.3% 8.3% 3.7% 6.1%
Age LT 15 15-29 30-34 35-39 40-44	20.8% 20.8% 20.8% -0.8% 12.7% 8.8%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8%	Area 3  -8.4% -8.4% 14.7% 34.3% 19.7%	Area 4  8.3% 8.3% 3.7% 6.1% 9.3%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2%	8.3% 8.3% 8.3% 3.7% 6.1% 9.3%
Age LT 15 15-29 30-34 35-39 40-44 45-49	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6%	2009 Rate Area 2 20.8% 20.8% -0.8% 12.7% 8.8% 5.6%	Area 3  -8.4% -8.4% -8.4% 34.3% 19.7% 4.8%	Area 4  8.3% 8.3% 3.7% 6.1% 9.3% 8.1%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3%	Area 6  8.3% 8.3% 8.3% 6.1% 9.3% 8.1%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7%	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5%	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8%	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.1% 6.5%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7%	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4%	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3%	8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2%	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2%	Area 4  8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2%	8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2%	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2%	Area 4  8.3% 8.3% 8.3% 3.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2%	8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2%	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2%	Area 4  8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2%	8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2%	** Area 3  -8.4% -8.4% -8.4% 14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2%	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2%	8.3% 8.3% 8.3% 6.1% 9.3% 8.19 6.5% 0.2% 0.2% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2%	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2%	** Area 3  -8.4% -8.4% -8.4% 14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2%	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2%	8.3% 8.3% 8.3% 6.1% 9.3% 8.19 6.5% 0.2% 0.2% 0.2%
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference B	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 4.7% 2.7% 2.7% 2.7% 2.7% 2.7% 2.7% 2.7% 2	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% d.2% d.2% Area 2	** Area 3  -8.4% -8.4% -8.4% 14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% Area 3	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 0.2%	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.19 6.5% 0.2% 0.2% 0.2% 0.2% Area 6
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference B Age LT 15	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% Area 1 \$353.44	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 353.44	Area 3  -8.4% -8.4% -8.4% 14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10)	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 4.2% 0.2%	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 5.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 4.2% 0.2% 5.69
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference B Age LT 15 15-29	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% Area 1 \$353.44 \$353.44	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% \$353.44 \$353.44	Area 3  -8.4% -8.4% -8.4% 14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10) (\$133.10)	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 4.2% 0.2% 5.69 \$95.69	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 5.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 4.2% 0.2% 5.69 \$95.69
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference B Age LT 15 15-29 30-34	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 4 care 1 \$353.44 \$353.44 \$17.07)	20.8% 20.8% 20.8% -0.8% -12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 5.353.44 \$353.44 \$353.44	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10) (\$133.10) \$262.87	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 9.569 \$95.69 \$52.57	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 5.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 4.2% 0.2% 5.69 \$95.69 \$52.57
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference B Age LT 15 15-29 30-34 35-39	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 4 constant and a second an	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 5.44 \$353.44 \$353.44 \$353.44	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10) (\$133.10) \$262.87 \$662.44	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 5.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference B LT 15 15-29 30-34 35-39 40-44	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 4.707 353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.45	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 5.6% 353.44 \$353.44 \$17.07) \$242.92	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08	Area 4  8.3% 8.3% 3.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02 \$153.88	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.3% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02 \$153.88
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 0.2% 4.707) \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 0.2% 12.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1	** Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08 \$101.78	Area 4  8.3% 8.3% 3.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.19 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.257 \$92.02 \$153.88 \$144.56
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  S Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 1.2% 0.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 0.2% 12.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1.7% 1	Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% 0.2% 133.10) \$133.10) \$262.87 \$662.44 \$368.08 \$101.78 \$122.79	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56 \$126.53	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 8.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.257 \$92.02 \$153.88 \$144.56 \$126.53
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 1.2% 0.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 5.353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44 \$353.44	Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% 3.310) (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08 \$101.78 \$122.79 \$9.29	Area 4  8.3% 8.3% 3.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.257 \$95.69 \$55.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3	Area 6  8.3% 8.3% 3.7% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 5.257 \$95.69 \$55.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  **Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 1.2% 0.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 0.2% 0.2% 0.2% 0.2% 0.2% 10 2009 Rates Area 2  \$353.44 \$353.44 \$353.44 \$353.44 \$17.07) \$242.92 \$179.73 \$127.24 \$182.10 \$45.80 \$7.63	Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% 3.310) (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08 \$101.78 \$122.79 \$9.29 \$7.23	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.257 \$95.69 \$55.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98 \$6.34	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.39 Area 5  \$128.61 \$170.93 \$129.50 \$81.06 \$116.08 \$119.18 \$23.24 \$4.32	Area 6  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98 \$6.34
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  **Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 1.2% 0.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1	20.8% 20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 0.2% 0.2% 0.2% 0.2% 0.2% 14 2009 Rates Area 2  \$353.44	Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% 133.10) (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08 \$101.78 \$122.79 \$9.29 \$7.23 \$8.91	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 1.53.88 \$144.56 \$126.53 \$4.98 \$6.34 \$7.81	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.39  Area 5  \$128.61 \$170.93 \$129.50 \$81.06 \$116.08 \$119.18 \$23.24 \$4.32 \$5.33	Area 6  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98 \$6.34 \$7.81
Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  **Difference B  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 1.7% 0.2% 0.2% 0.2% 0.2% 1.2% 0.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1	20.8% 20.8% 20.8% -0.8% 12.7% 8.8% 5.6% 7.7% 0.2% 0.2% 0.2% 0.2% 0.2% 10 2009 Rates Area 2  \$353.44 \$353.44 \$353.44 \$353.44 \$17.07) \$242.92 \$179.73 \$127.24 \$182.10 \$45.80 \$7.63	Area 3  -8.4% -8.4% -14.7% 34.3% 19.7% 4.8% 5.5% 0.4% 0.2% 0.2% 0.2% 0.2% 3.310) (\$133.10) (\$133.10) \$262.87 \$662.44 \$368.08 \$101.78 \$122.79 \$9.29 \$7.23	Area 4  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 1.26  Area 4  \$95.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98 \$6.34	Area 5  13.8% 13.8% 14.8% 10.6% 6.2% 8.3% 7.8% 1.3% 0.2% 0.2% 0.2% 1.39 Area 5  \$128.61 \$170.93 \$129.50 \$81.06 \$116.08 \$119.18 \$23.24 \$4.32	Area 6  8.3% 8.3% 8.37% 6.1% 9.3% 8.1% 6.5% 0.2% 0.2% 0.2% 0.2% 0.2% 5.69 \$95.69 \$95.69 \$52.57 \$92.02 \$153.88 \$144.56 \$126.53 \$4.98 \$6.34

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

BLUE SHIELD OF CALIFORNIA - HMO (125,00% of Standard Individual Rates) Subscriber + 2 Dependents, 2010							
Subscriber 1			A 7	A 4			
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	
LT 15	\$3,122.80	\$3,122.80	\$2,923.06	\$2,120.07	\$1,781.22	\$2,120.07	
15-29	\$3,122.80	\$3,122.80	\$2,923.06	\$2,120.07	\$1,781.22	\$2,120.07	
30-34	\$3,312.58	\$3,312.58	\$3,096.32	\$2,527.91	\$2,066.16	\$2,527.91	
35-39	\$3,226.37	\$3,226.37	\$3,017.41	\$2,561.51	\$2,028.78	\$2,561.51	
40-44	\$3,238.06	\$3,238.06	\$3,027.64	\$2,615.58	\$2,067.62	\$2,615.58	
45-49	\$3,377.53	\$3,377.53	\$3,103.99	\$2,628.00	\$2,180.14	\$2,628.00	
50-54	\$3,469.14	\$3,469.14	\$3,278.97	\$2,723.71	\$2,240.05	\$2,723.71	
55-59	\$3,510.81	\$3,510.81	\$3,306.74	\$2,920.97	\$2,259.04	\$2,920.97	
60-64	\$3,969.54	\$3,969.54	\$3,764.30	\$3,364.45	\$2,575.12	\$3,364.45	
65-69	\$4,890.48	\$4,890.48	\$4,637.61	\$4,145.01	\$3,172.55	\$4,145.01	
70-74	\$5,886.83	\$5,886.83	\$5,582.45	\$4,989.48	\$3,818.91	\$4,989.48	
GTE 75	\$6,962.58	\$6,962.58	\$6,602.57	\$5,901.25	\$4,516.76	\$5,901.25	
Subscriber 3	2 Dependents,	2009					
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	
Age	<b>#9 500</b> 00	<b>#9 500 00</b>	00.410.00	<b>0.1 22</b>	ai		
LT 15	\$2,589.00	\$2,589.00	\$2,418.90	\$1,757.21	\$1,475.72	\$1,757.21	
15-29	\$2,589.00	\$2,589.00	\$2,418.90	\$1,757.21	\$1,475.72	\$1,757.21	
30-34	\$2,949.50	\$2,949.50	\$2,755.98	\$2,147.36	\$1,799.35	\$2,147.36	
35-39	\$2,927.65	\$2,927.65	\$2,737.26	\$2,320.14	\$1,876.08	\$2,320.14	
40-44	\$2,982.27	\$2,982.27	\$2,788.76	\$2,436.84	\$1,900.65	\$2,436.84	
45-49	\$3,086.00	\$3,086.00	\$2,905.80	\$2,520.34	\$1,991.30	\$2,520.34	
50-54	\$3,162.02	\$3,162.02	\$2,976.03	\$2,520.34	\$2,039.68	\$2,520.34	
55-59	\$3,370.35	\$3,370.35	\$2,929.21	\$2,877.71	\$2,164.52	\$2,877.71	
60-64	\$3,904.74	\$3,904.74	\$3,691.96	\$3,400.50	\$2,514.35	\$3,400.50	
65-69	\$4,810.64	\$4,810.64	\$4,548.49	\$4,189.42	\$3,097.68	\$4,189.42	
70-74	\$5,790.73	\$5,790.73	\$5,475.18	\$5,042.95	\$3,728.79	\$5,042.95	
GTE 75	\$6,848.92	\$6,848.92	\$6,475.70	\$5,964.48	\$4,410.18	\$5,964.48	
% Difference	Between 2010 :						
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	
LT 15	20.6%	20.6%	20.8%	20.697	20.70/	20.707	
15-29	20.6%	20.6%	20.8%	20.6%	20.7%	20.6%	
30-34	12.3%	12.3%	12.3%	20.6%	20.7%	20.6%	
35-39	10.2%	10.2%	10.2%	17.7% 10.4%	14.8% 8.1%	17.7%	
40-44	8.6%	8.6%	8.6%	7.3%	8.8%	10.4%	
45-49	9.4%	9.4%	6.8%	4.3%		7.3%	
50-54	9.7%	9.7%	10.2%	4.5% 8.1%	9.5%	4.3%	
55-59	4.2%	4.2%	12.9%	1.5%	9.8%	8.1%	
60-64	1.7%	1.7%	2.0%	-1.1%	4.4% 2.4%	1.5%	
65-69	1.7%	1.7%	2.0%	-1.1%	2.4%	-1.1% -1.1%	
70-74	1.7%	1.7%	2.0%	-1.1%	2.4%	-1.1%	
GTE 75	1.7%	1.7%	2.0%	-1.1%	2.4%	-1.1%	
\$ Difference	Between 2010 ar						
<u> </u>	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	
Age					71704 5	nica o	
LT 15	\$533.80	\$533.80	\$504.16	\$362.86	\$305.50	\$362.86	
15-29	\$533.80	\$533.80	\$504.16	\$362.86	\$305.50	\$362.86	
		#2/2 AB	\$340.34	\$380.55	\$266,81	\$380.55	
30-34	\$363.08	\$363.08	ψυ <b>-</b> Τυ.υ-	φυου. <i>υυ</i>			
30-34 35-39	\$363.08 \$298.72	\$363.08 \$298.72	\$280.15			\$241.37	
35-39 40-44				\$241.37	\$152.70 \$166.97	\$241.37 \$178.74	
35-39	\$298.72	\$298.72	\$280.15		\$152.70 \$166.97	\$178.74	
35-39 40-44	\$298.72 \$255.79	\$298.72 \$255.79	\$280.15 \$238.88 \$198.19	\$241.37 \$178.74 \$107.66	\$152.70 \$166.97 \$188.84	\$178.74 \$107.66	
35-39 40-44 45-49 50-54 55-59	\$298.72 \$255.79 \$291.53	\$298.72 \$255.79 \$291.53	\$280.15 \$238.88	\$241.37 \$178.74	\$152.70 \$166.97 \$188.84 \$200.37	\$178.74 \$107.66 \$203.37	
35-39 40-44 45-49 50-54	\$298.72 \$255.79 \$291.53 \$307.12	\$298.72 \$255.79 \$291.53 \$307.12	\$280.15 \$238.88 \$198.19 \$302.94	\$241.37 \$178.74 \$107.66 \$203.37 \$43.26	\$152.70 \$166.97 \$188.84 \$200.37 \$94.52	\$178.74 \$107.66 \$203.37 \$43.26	
35-39 40-44 45-49 50-54 55-59	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46	\$280.15 \$238.88 \$198.19 \$302.94 \$377.53	\$241.37 \$178.74 \$107.66 \$203.37	\$152.70 \$166.97 \$188.84 \$200.37 \$94.52 \$60.77	\$178.74 \$107.66 \$203.37 \$43.26 (\$36.05)	
35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46 \$64.80	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46 \$64.80	\$280.15 \$238.88 \$198.19 \$302.94 \$377.53 \$72.34	\$241.37 \$178.74 \$107.66 \$203.37 \$43.26 (\$36.05)	\$152.70 \$166.97 \$188.84 \$200.37 \$94.52	\$178.74 \$107.66 \$203.37 \$43.26 (\$36.05) (\$44.41)	
35-39 40-44 45-49 50-54 55-59 60-64 65-69	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46 \$64.80 \$79.84	\$298.72 \$255.79 \$291.53 \$307.12 \$140.46 \$64.80 \$79.84	\$280.15 \$238.88 \$198.19 \$302.94 \$377.53 \$72.34 \$89.12	\$241.37 \$178.74 \$107.66 \$203.37 \$43.26 (\$36.05) (\$44.41)	\$152.70 \$166.97 \$188.84 \$200.37 \$94.52 \$60.77 \$74.87	\$178.74 \$107.66 \$203.37 \$43.26 (\$36.05)	

CONTRA COSTA (125.00% of Standard Individual Rates)

			Rates)		
Subscriber	Only, 2010	Subscriber	+ 1 Dependent, 2010	Subscriber +	2 Dependents, 2010
	Area 3		Area 3		Area 3
Age		Age		Age	
LT 15	\$219.92	LT 15	\$542.68	LT 15	\$1,000.50
15-29	\$279.69	15-29	\$542.68	15-29	\$1,000.50
30-34	\$406.37	30-34	\$720.14	30-34	\$1,105.93
35-39	\$406.37	35-39	\$720.14	35-39	\$1,105.93
40-44	\$468.08	40-44	\$889.88	40-44	\$1,316.85
45-49	\$468.08	45-49	\$889.88	45-49	\$1,316.85
50-54	\$624.98	50-54	\$1,219.12	50-54	\$1,507.16
55-59	\$624.98	55-59	\$1,219.12	55-59	\$1,507.16
60-64	\$789.59	60-64	\$1,574.05	60-64	\$1,828.67
65-69	\$1,059.64	65-69	\$2,065.28	65-69	\$2,448.50
70-74	\$1,059.64	70-74	\$2,065.28	70-74	\$2,448.50
GTE 75	\$1,059.64	GTE 75	\$2,065.28	GTE 75	\$2,448.50
Subscriber		Subscriber	1 Dependent, 2009	Subscriber +	2 Dependents, 2009
Age	Area 3	Acro	Area 3	A	Area 3
Age LT 15	\$200.36	Age LT 15	\$494.51	Age	<b>#011 /</b> 0
15-29	\$254.86	15-29		LT 15	\$911.68
30-34			\$494.51	15-29	\$911.68
35-39	\$370.28 \$370.28	30-34 35-39	\$656.23	30-34	\$1,007.77
40-44	\$426.54	35-39 40-44	\$656.23	35-39	\$1,007.77
45-49	\$426.54		\$810.90	40-44	\$1,199.95
50-54	\$569.52	45-49 50-54	\$810.90	45-49 50-54	\$1,199.95
55-59		50-54	\$1,110.90	50-54 55-50	\$1,373.38
60-64	\$569.52 \$719.50	55-59 60-64	\$1,110.90	55-59	\$1,373.38
65-69	\$965.56	60-64 65-69	\$1,434.31	60-64	\$1,666.34
70-74	\$965.56		\$1,881.96	65-69	\$2,231.16
GTE 75	\$965.56	70-74 GTE 75	\$1,881.96	70-74	\$2,231.16
			\$1,881.96	GTE 75	\$2,231.16
% Difference	e Between 2010 and 2	009 Rates			
	Area 3		Area 3		Area 3
Age		Age		Age	
LT 15	0.007	~ <del>_</del>			
15.00	9.8%	LT 15	9.7%	LT 15	9.7%
15-29	9.7%	15-29	9.7%	15-29	9.7%
30-34	9.7% 9.7%	15-29 30-34	9.7% 9.7%	15-29 30-34	9.7% 9.7%
30-34 35-39	9.7% 9.7% 9.7%	15-29 30-34 35-39	9.7% 9.7% 9.7%	15-29 30-34 35-39	9.7% 9.7% 9.7%
30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49	9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49	9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49	9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% Area 3	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference Age LT 15	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S Difference Age LT 15 15-29	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19 Rates	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19 Rates	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 Age LT 15 15-29 30-34	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34 35-39	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19 Rates	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 Age LT 15 15-29 30-34 35-39	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDIFFERENCE Age LT 15 15-29 30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19: Rates Age LT 15 15-29 30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 Age LT 15 15-29 30-34 35-39 40-44	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDIFFERE Age LT 15 15-29 30-34 35-39 40-44 45-49	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19: Rates	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  19: Raites  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19: Rates Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19 Raites Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 S. Difference Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%
30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 SDifference Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75 19 Raites Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%	15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 GTE 75  Age LT 15 15-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7% 9.7%

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Subscriber Only, 2010								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6		
Age								
LT 15	\$242.30	\$242.30	\$242.30	\$216.24	\$216.24	\$216.24		
15-29	\$305.38	\$305.38	\$305.38	\$277.06	\$277.06	\$277.06		
20.01			1					

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$242.30	\$242.30	\$242.30	\$216.24	\$216.24	\$216.24
15-29	\$305.38	\$305.38	\$305.38	\$277.06	\$277.06	\$277.06
30-34	\$360.84	\$360.84	\$360.84	\$327.26	\$327.26	\$327.26
35-39	\$387.48	\$387.48	\$387.48	\$351.98	\$351.98	\$351.98
40-44	\$434.79	\$434.79	\$434.79	\$395.60	\$395.60	\$395.60
45-49	\$477.70	\$477.70	\$477.70	\$433.44	\$433.44	\$433.44
50-54	\$551.63	\$551.63	\$551.63	\$500.34	\$500.34	\$500.34
55-59	\$631.49	\$631.49	\$631.49	\$573.06	\$573.06	\$573.06
60-64	\$699.51	\$699.51	\$699.51	\$635.60	\$635.60	\$635.60
65-69	\$1,066.88	\$1,066.88	\$1,066.88	\$993.73	\$993.73	\$993.73
70-74	\$1,126.29	\$1,126.29	\$1,126.29	\$1,047.33	\$1,047.33	\$1,047.33
GTE 75	\$1,194.93	\$1,194.93	\$1,194.93	\$1,109.55	\$1,109.55	\$1,109.55

Subscriber 0	Only, 2009					
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$223.33	\$223.33	\$223.33	\$201.73	\$201.73	\$201.73
15-29	\$274.61	\$274.61	\$274.61	\$249.38	\$249.38	\$249.38
30-34	\$324.49	\$324.49	\$324.49	\$294.55	\$294.55	\$294.55
35-39	\$348.43	\$348.43	\$348.43	\$316.80	\$316.80	\$316.80
40-44	\$390.99	\$390.99	\$390.99	\$356.06	\$356.06	\$356.06
45-49	\$429.58	\$429.58	\$429.58	\$390.11	\$390.11	\$390.11
50-54	\$496.05	\$496.05	\$496.05	\$450.33	\$450.33	\$450.33
55-59	\$567.88	\$567.88	\$567.88	\$515.78	\$515.78	\$515.78
60-64	\$629.04	\$629,04	\$629.04	\$572.08	\$572.08	\$572.08
65-69	\$918.11	\$918.11	\$918,11	\$855.88	\$855.88	\$855.88
70-74	\$969.24	\$969.24	\$969.24	\$902.04	\$902.04	\$902.04
GTE 75	\$1,028.31	\$1,028.31	\$1,028.31	\$955.64	\$955.64	\$955.64

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	8.5%	8.5%	8.5%	7.2%	7.2%	7.2%
15-29	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
30-34	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
35-39	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
40-44	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
45-49	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
50-54	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
55-59	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
60-64	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
65-69	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
70-74	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
GTE 75	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$18.97	\$18.97	\$18.97	\$14.51	\$14.51	\$14.51
15-29	\$30.77	\$30.77	\$30.77	\$27.68	\$27.68	\$27.68
30-34	\$36.35	\$36.35	\$36.35	\$32.71	\$32.71	\$32.71
35-39	\$39.05	\$39.05	\$39.05	\$35.18	\$35.18	\$35.18
40-44	\$43.80	\$43.80	\$43.80	\$39.54	\$39.54	\$39.54
45-49	\$48.12	\$48.12	\$48.12	\$43.33	\$43,33	\$43.33
50-54	\$55.58	\$55.58	\$55.58	\$50.01	\$50.01	\$50.01
55-59	\$63.61	\$63.61	\$63.61	\$57.28	\$57.28	\$57.28
60-64	\$70.47	\$70.47	\$70.47	\$63.52	\$63.52	\$63,52
65-69	\$148.77	\$148.77	\$148.77	\$137.85	\$137.85	\$137.85
70-74	\$157.05	\$157.05	\$157.05	\$145.29	\$145.29	\$145.29
GTE 75	\$166.62	\$166.62	\$166.62	\$153.91	\$153.91	\$153.91

KAISER

125.00% of Standard Individual Rates Northern California Region 125.00% of Standard Individual Rates Southern California Region

	Norther	n California F	Region	Souther	n California F	Region
Subscriber +	1 Dependent, 2	010				
ta commonwers	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$483.48	\$483.48	\$483.48	\$431.34	\$431.34	\$431.34
15-29	\$644.80	\$644.80	\$644.80	\$584.69	\$584.69	\$584.69
30-34	\$733.53	\$733.53	\$733.53	\$664.70	\$664.70	\$664.70
35-39	\$808.95	\$808.95	\$808.95	\$734.51	\$734.51	\$734.51
40-44	\$887.33	\$887.33	\$887.33	\$805.78	\$805.78	\$805.78
45-49	\$930.23	\$930.23	\$930.23	\$843.58	\$843.58	\$843.58
50-54	\$1,109.18	\$1,109.18	\$1,109.18	\$1,006.50	\$1,006.50	\$1,006.50
55-59	\$1,228.98	\$1,228.98	\$1,228.98	\$1,115.58	\$1,115.58	\$1,115.58
60-64	\$1,399.04	\$1,399.04	\$1,399.04	\$1,269.75	\$1,269.75	\$1,269.75
65-69	\$1,892.08	\$1,892.08	\$1,892.08	\$1,768.05	\$1,768.05	\$1,768.05
70-74	\$1,996.33	\$1,996.33	\$1,996.33	\$1,865.18	\$1,865.18	\$1,865.18
GTE 75	\$2,111.29	\$2,111.29	\$2,111.29	\$1,982.30	\$1,982.30	\$1,982.30
Subscriber +	1 Dependent, 2					
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$445.51	\$445.51	PAAE E1	<b>0402.44</b>	£402.44	<b>#402.44</b>
15-29	\$579.84	\$579.84	\$445.51 \$579.84	\$403.44	\$403.44	\$403.44
30-34	\$659.63	\$659.63	\$659.63	\$526.25	\$526.25 \$598.26	\$526.25
35-39	\$727.45	\$727.45	\$727.45	\$598.26 \$661.09		\$598.26
40-44	\$727.43 \$797.93	\$727.43 \$797.93		·	\$661.09	\$661.09
45-49	\$836.51	\$797.93 \$836.51	\$797.93 \$836.51	\$725.24	\$725.24	\$725.24
50-54	\$997.43	\$997.43	\$997.43	\$759.26	\$759.26	\$759.26
55-59	\$1,105.16		\$997.43 \$1,105.16	\$905,89	\$905.89	\$905.89
60-64	\$1,103.10	\$1,105.16		\$1,004.08	\$1,004.08	\$1,004.08
65-69	\$1,628.25	\$1,258.09 \$1,628.25	\$1,258.09 \$1,628.25	\$1,142.83 \$1,522.79	\$1,142.83	\$1,142.83
70-74	\$1,717.96	\$1,717.96	\$1,717.96		\$1,522.79	\$1,522.79
GTE 75	\$1,816.89	\$1,717.30	\$1,816.89	\$1,606.44 \$1,707.33	\$1,606.44	\$1,606.44
				\$1,707.33	\$1,707.33	\$1,707.33
% Difference	Between 2010 Area 1	and 2009 Rate Area 2	S Area 3	A was 4	A 6	A 6
Age	Aicai	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	8.5%	8.5%	8.5%	6.9%	6.9%	6.9%
15-29	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
30-34	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
35-39	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
40-44	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
45-49	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
50-54	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
55-59	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
60-64	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
65-69	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
70-74	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
GTE 75	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
\$ Difference 1	Between 2010 ai	nd 2009 Rates				
<u></u>	Area 1	Area 2	Area 3	Area 4	Area 6	Area 6
Age						
LT 15	\$37.97	\$37.97	\$37.97	\$27.90	\$27.90	\$27.90
15-29	\$64.96	\$64.96	\$64.96	\$58.44	\$58.44	\$58.44
30-34	\$73.90	\$73.90	\$73.90	\$66.44	\$66.44	\$66.44
35-39	\$81.50	\$81.50	\$81.50	\$73.42	\$73.42	\$73.42
40-44	\$89.40	\$89.40	\$89.40	\$80.54	\$80.54	\$80.54
45-49	\$93.72	\$93.72	\$93.72	\$84.32	\$84.32	\$84.32
50-54	\$111.75	\$111.75	\$111.75	\$100.61	\$100.61	\$100.61
55-59	\$123.82	\$123.82	\$123.82	\$111.50	\$111.50	\$111.50
60-64	\$140.95	\$140.95	\$140.95	\$126.92	\$126.92	\$126.92
65-69	\$263.83	\$263.83	\$263.83	\$245.26	\$245.26	\$245.26
70-74	\$278.37	\$278.37	\$278.37	\$258.74	\$258.74	\$258.74
GTE 75	\$294.40	\$294.40	\$294.40	\$274.97	\$274.97	\$274.97

KAISER

125.00% of Standard Individual Rates
Northern California Region

125.00% of Standard Individual Rates Southern California Region

	Northern California Region			Southern California Region		
Subscriber +	2 Dependents,	2010				
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$825.63	\$825.63	\$825.63	\$738.15	\$738.15	\$738.15
15-29	\$1,055.93	\$1,055.93	\$1,055.93	\$1,038.50	\$1,038.50	\$1,038.50
30-34	\$1,277.76	\$1,277.76	\$1,277.76	\$1,159.20	\$1,159.20	\$1,159.20
35-39	\$1,277.76	\$1,277.76	\$1,277.76	\$1,159.20	\$1,159.20	\$1,159.20
40-44	\$1,296.99	\$1,296.99	\$1,296.99	\$1,178.11	\$1,178.11	\$1,178.11
45-49	\$1,296.99	\$1,296.99	\$1,296.99	\$1,178.11	\$1,178.11	\$1,178.11
50-54	\$1,434.53	\$1,434.53	\$1,434.53	\$1,301.75	\$1,301.75	\$1,301.75
55-59	\$1,434.53	\$1,434.53	\$1,434.53	\$1,301.75	\$1,301.75	\$1,301.75
60-64	\$1,620.88	\$1,620.88	\$1,620.88	\$1,471.93	\$1,471.93	\$1,471.93
65-69	\$2,458.61	\$2,458.61	\$2,458.61	\$2,239.21	\$2,239.21	\$2,239.21
70-74	\$2,599.10	\$2,599.10	\$2,599.10	\$2,362.96	\$2,362.96	\$2,362.96
GTE 75	\$2,749.68	\$2,749.68	\$2,749.68	\$2,511.08	\$2,511.08	\$2,511.08
Subscriber + 2						
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$761.33	\$761,33	\$761.33	\$690.64	\$690.64	<b>\$600.64</b>
15-29	\$949.55	\$949.55	\$949.55	\$934.69	\$934.69	\$690.64 \$934.69
30-34	\$1,149.03	\$1,149.03	\$1,149.03	\$1,043.33	\$1,043.33	\$1,043.33
35-39	\$1,149.03	\$1,149.03	\$1,149.03	\$1,043.33	\$1,043.33	\$1,043.33
40-44	\$1,166.33	\$1,166.33	\$1,166.33	\$1,060.35	\$1,060.35	\$1,060.35
45-49	\$1,166.33	\$1,166.33	\$1,166.33	\$1,060.35	\$1,060.35	\$1,060.35
50-54	\$1,290.00	\$1,290.00	\$1,290.00	\$1,171.63	\$1,171.63	\$1,171.63
55-59	\$1,290.00	\$1,290.00	\$1,290.00	\$1,171.63	\$1,171.63	\$1,171.63
60-64	\$1,457.58	\$1,457.58	\$1,457.58	\$1,324.80	\$1,324.80	\$1,324.80
65-69	\$2,115.78	\$2,115.78	\$2,115.78	\$1,928.59	\$1,928.59	\$1,928.59
70-74	\$2,236.68	\$2,236.68	\$2,236.68	\$2,035.18	\$2,035.18	\$2,035.18
GTE 75	\$2,366.26	\$2,366.26	\$2,366.26	\$2,162.74	\$2,162.74	\$2,162.74
% Difference						
Ago	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age LT 15	8.4%	8.4%	8.4%	6.007	6.007	( 00/
15-29	11.2%	11.2%	11.2%	6.9% 11.1%	6.9% 11.1%	6.9% 11.1%
30-34	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
35-39	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
40-44	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
45-49	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
50-54	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
55-59	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
60-64	11.2%	11.2%	11.2%	11.1%	11.1%	11.1%
65-69	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
70-74	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
GTE 75	16.2%	16.2%	16.2%	16.1%	16.1%	16.1%
\$ Difference B						
A 000	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age LT 15	\$64.30	¢64.20	¢64.20	PA7 51	Ф47.51	<b>ሰላ</b> ሚ ይ1
15-29	\$106.38	\$64.30 \$106.38	\$64.30 \$106.38	\$47.51 \$103.81	\$47.51 \$103.81	\$47.51
30-34	\$128.73	\$128.73	\$100.38	\$103.81	\$105.81	\$103.81 \$115.87
35-39	\$128.73	\$128.73	\$128.73	\$115.87	\$115.87	\$115.87 \$115.87
40-44	\$130.66	\$130.66	\$130.66	\$117.76	\$117.76	\$117.76
45-49	\$130.66	\$130.66	\$130.66	\$117.76	\$117.76	\$117.76
50-54	\$144.53	\$144.53	\$144.53	\$130,12	\$130.12	\$130.12
55-59	\$144.53	\$144.53	\$144.53	\$130.12	\$130.12	\$130.12
60-64	\$163.30	\$163.30	\$163.30	\$147.13	\$147.13	\$147.13
65-69	\$342.83	\$342.83	\$342.83	\$310.62	\$310.62	\$310.62
70-74	\$362.42	\$362.42	\$362.42	\$327.78	\$327.78	\$327.78
GTE 75	\$383.42	\$383.42	\$383.42	\$348.34	\$348.34	\$348.34

# **SURANCE PROGRAM** PER SB 661, CHAPTER 792, STATUTES OF 1997 SUBSCRIBER CONTRIBUTION ADJUSTMENT Calculation for 2010 Rates MAJOR RISK MEDICAL

	2008 Loss Ratio	Program Average	Above Average State Subsidy	New Subscriber Contribution Percent <sup>3)</sup>
Anthem Blue Cross <sup>1)</sup>	149.15 %	130.65 %	14.16%	125.00 %
Contra Costa Health Plan 2)	<130.65 %	130.65 %	No Increase	125.00 %
Kaiser - Northern Region	<130.65 %	130.65 %	No Increase	
Kaiser - Southern Region	<130.65 %	130.65 %	No Increase	125.00 %
Blue Shield HMO $^{2)}$	<130.65 %	130.65 %	No Increase	125.00 %
	SB 661 FORMULA FOR STATE SUBSIDY Subscriber Contract Totals <sup>4)</sup> Contributions	R STATE SUBSIDY Subscriber Contributions	Claims/Admin/Risł Payments	Claims/Admin/Risk Loss Ratio Percent Payments (including Admin & Profit)
Anthem Blue Cross Kaiser - Northern Region Kaiser - Southern Region	3,109 1,167 2,036	\$ 21,763,152 6,654,832 10,163,945	\$ 32,460,583 5,452,304 12,495,817	149.15 % 81.93 % 122.94 %
		\$ 38,581,929	\$ 50,408,704	1 11
Program statewide average subsidy un	dy under SB 661 formula	130.65%		

Section 12737 (a), (1). Anthem Blue Cross is the only all-county, statewide plan and therefore will not receive an increase to the subscriber contribution rate. <u>NOTES:</u> <sup>1)</sup> At least one health plan option must be available at the 125 percent level to MRMIP subscribers in all counties, based on Insurance Code 1) At least one health plan option must be available at the 125 percent level to MRMIP subscribers in all counties, based on Insurance Code

calculation that contain less than 1,000 subscribers. However, CCHP and Blue Shield are included on this report since they are a participating plan in MRMIP. 2) CCHP and Blue Shield are exempt from the SB 661 Formula which calculates the program's statewide average because the statute excludes plans from this 3) Based on Chapter 792, Statutes of 1997 (SB 661), the subscriber contribution increase can not exceed 10 percent above 125 percent of the standard

<sup>4)</sup> Contract totals are an average based on an a total annual count divided by 12. Refer to Insurance Code, Section 12737 (a). average individual rate for comparable coverage.

#### MRMIP 2010 Premium Rates

(Insert for Handbook)

Area 1

Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

Rating Group	Age	Anthem	BS HMO	KPNC
Subscriber Only	<15	\$310.20	\$694.86	\$242.30
	15-29	\$457.80	\$694.86	\$305.38
	30-34	\$571.20	\$870.80	\$360.84
	35-39	\$621.60	\$972.76	\$387.48
	40-44	\$698.70	\$1,079.92	\$434.79
	45-49	\$734.90	\$1,196.96	\$477.70
4	50-54	\$878.00	\$1,324.41	\$551.63
	55-59	\$1,020.50	\$1,488.35	\$631.49
	60-64	\$1,184.40	\$1,908.07	\$699.51
	65-69	\$1,326.60	\$2,350.74	\$1,066.88
	70-74	\$1,397.60	\$2,829.67	\$1,126.29
	>74	\$1,480.50	\$3,346.75	\$1,194.93
Subscriber & 1	<15 √	\$615.40	\$1,701.03	\$483.48
Dependent	15-29	\$920.40	\$1,701.03	\$644.80
•	30-34	\$1,064.30	\$2,131.75	\$733.53
	35-39	\$1,128.90	\$1,910.38	\$808.95
	40-44	\$1,276.10	\$2,035.00	\$887.33
	45-49	\$1,468.40	\$2,265.18	\$930.23
	50-54	\$1,758.80	\$2,379.88	\$1,109.18
	55-59	\$2,038.60	\$2,723.21	\$1,228.98
	60-64	\$2,317.80	\$3,486.33	\$1,399.04
	65-69	\$2,595.90	\$4,295.16	\$1,892.08
	70-74	\$2,735.00	\$5,170.23	\$1,996.33
	>74	\$2,897.30	\$6,115.03	\$2,111.29
Subscriber & 2 or	<15	\$955.90	\$2,589.00	\$825,63
More Dependent	15-29	\$1,290.40	\$2,589.00	\$1,055.93
-	30-34	\$1,467.00	\$2,949.50	\$1,277.76
	35-39	\$1,545.10	\$2,927.65	\$1,277.76
	40-44	\$1,588.90	\$2,982.27	\$1,296.99
	45-49	\$1,755.70	\$3,086.00	\$1,296.99
	50-54	\$1,988.30	\$3,162.02	\$1,434.53
	55-59	\$2,233.90	\$3,370.35	\$1,434.53
	60-64	\$2,539.10	\$3,904.74	\$1,620.88
	65-69	\$2,843.80	\$4,810.64	\$2,458.61
	70-74	\$2,996.20	CONTRACTOR OF THE PARTY OF THE	\$2,599.10
	>74	\$3,173.90	\$6,848.92	\$2,749.68

Area 2

Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa,
Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus.

Rating Group	Age	Anthem	BS HMO	KPNC
Subscriber Only	15	\$298.30	\$694.86	\$242.30
	15-29	\$440.60	\$694.86	\$305.38
	30-34	\$549,80	\$870.80	\$360.84
	35-39	\$598.10	\$972.76	\$387.48
	40-44	\$672.30	\$1,079.92	\$434.79
	45-49	\$707.20	\$1,196.96	\$477.70
	50-54	\$844.90	\$1,324.41	\$551.63
	55-59	\$982.10	\$1,488.35	\$631.49
	60-64	\$1,139.80	\$1,908.07	\$699.51
	65-69	\$1,276.60	\$2,350.74	\$1,066.88
	70-74	\$1,345.00	\$2,829.67	\$1,126.29
	>74	\$1,424.80	\$3,346.75	\$1,194.93
Subscriber & 1	15.	\$592.30	\$1,701.03	\$483.48
Dependent	15-29	\$885.70	\$1,701.03	\$644.80
•	30-34	** \$1,024.30	\$2,131.75	\$733.53
	35-39	\$1,086.50	\$1,910.38	\$808.95
	40-44	\$1,228.20	\$2,035.00	\$887.33
	45-49	\$1,413.20	\$2,265.18	\$930.23
	50-54	\$1,692.80	\$2,379.88	\$1,109,18
	55-59	\$1,961.80	\$2,723.21	\$1,228.98
	60-64	\$2,230.70	\$3,486,33	\$1,399.04
	65-69	\$2,498.40	\$4,295.16	\$1,892.08
	70-74	\$2,632.20	\$5,170.23	\$1,996.33
	>74	\$2,788.40	\$6,115.03	\$2,111.29
Subscriber & 2 or More	<15	\$919.90	\$2,589,00	\$825.63
Dependent	15-29	\$1,241.90	\$2,589.00	\$1,055.93
•	30-34	\$1,411.90	\$2,949.50	\$1,277.76
	35-39	\$1,486.90	\$2,927.65	\$1,277.76
	40-44	\$1,529.10		\$1,296.99
	45-49	\$1,689.70	\$3,086.00	\$1,296.99
	50-54	\$1,913.40	\$3,162.02	\$1,434.53
	55-59	\$2,149.90	\$3,370.35	\$1,434.53
	60-64	\$2,443.60	\$3,904.74	\$1,620.88
	65-69	\$2,736.90	\$4,810.64	\$2,458.61
	70-74	\$2,883.50	\$5,790,73	\$2,599.10
	>74	\$3,054.50	\$6,848.92	\$2,749.68
	- / 4	Ψ3,034.30	Ψυ,υτο.92	Ψ <b>2</b> , / 47.00

Area 3

Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara.

Rating Group	Age	Anthem	BS HMO	CC	KPNC
Subscriber Only	<15 4	\$323.10	\$780.13	\$219.92	\$242.30
·	15-29	\$476.90	\$780.13	\$279.69	\$305.38
	30-34	\$595.10	\$881.87	\$406.37	\$360.84
	35-39	\$647.50	\$979.92	\$406.37	\$387.48
	40-44	\$727.90	\$1,047.67	\$468.08	\$434.79
	45-49	\$765.50	\$1,119.00	\$468.08	\$477.70
	50-54	\$914,60	\$1,227,60	- \$624.98	\$551.63
	55-59	\$1,063.10	\$1,380.49	\$624.98	\$631.49
	60-64	\$1,233.70	\$1,777.01	\$789.59	\$699.51
	65-69	\$1,381.80	\$2,189.27	\$1,059.64	\$1,066.88
	70-74	\$1,455.80	LANCE COUNTY AND THE MERCEL AND THE LEGISLANDS CONTINUED TO A COUNTY AND THE MERCEL AND THE PROPERTY OF ANY	\$1,059.64	\$1,126.29
	>74	\$1,542.40	\$3,116.87	\$1,059.64	\$1,194.93
Subscriber & 1		\$641.20	\$1,585.55	\$542,68	\$483.48
Dependent	15-29	\$958.90	\$1,585.55	\$542.68	\$644.80
	30-34	\$1,108.70		\$720,14	\$733.53
	35-39	\$1,176.00	\$1,931.22	\$720.14	\$808.95
	40-44	\$1,329,40	\$1,872.70	\$889.88	\$887.33
	45-49	\$1,529.60	\$2,115.37	\$889.88	\$930.23
	50-54	\$1,832.10	\$2,225,39	\$1,219.12	\$1,109.18
	55-59	\$2,123.50	\$2,546.87	\$1,219.12	\$1,228.98
	60-64	\$2,414.40	\$3,260.05	\$1,574.05	- \$1,399.04
	65-69	\$2,704.10	\$4,016.38	\$2,065.28	\$1,892.08
	70-74	\$2,848.90	\$4,834.66	\$2,065.28	\$1,996.33
	>74	\$3,017.90	\$5,718.13	\$2,065.28	\$2,111.29
Subscriber & 2 or	[ata] <15 <sup>1</sup> ata	\$995.70	\$2,418.90	\$1,000.50	\$825.63
More Dependent	15-29	\$1,344.30	\$2,418.90	\$1,000.50	\$1,055.93
	30-34	\$1,528.20	\$2,755.98	\$1,105.93	\$1,277.76
	35-39	\$1,609.50	\$2,737.26	\$1,105.93	\$1,277.76
	40-44	\$1,655.30	\$2,788.76	\$1,316.85	\$1,296.99
	45-49	\$1,828.90	\$2,905.80	\$1,316.85	\$1,296.99
	50-54	\$2,071.10	MARK LOOK MONTH OF CONTINUES AND STABLE WITH CO	\$1,507.16	consist the retiremental experience and a second rate of
	55-59	\$2,326.80	\$2,929.21	\$1,507.16	\$1,434.53
	60-64	\$2,645.00	\$3,691.96	\$1,828.67	\$1,620.88
	65-69	\$2,962.40	\$4,548.49	\$2,448.50	\$2,458.61
	70-74	\$3,121.10	\$5,475.18	\$2,448.50	\$2,599.10
	>74	\$3,306.30	\$6,475.70	\$2,448.50	\$2,749.68

Area 4

Counties: Orange, Santa Barbara, Ventura.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$291.80	\$591.21	\$216.24
•	15-29	\$431.00	\$591.21	\$277.06
	30-34	\$537.70	\$739.11	\$327.26
	35-39	\$585.10	\$794.24	\$351.98
	40-44	\$657.50	\$848.06	\$395,60
	45-49	\$691.80	\$930.45	\$433.44
	/50-54	\$826,50	**\$1,006.57	\$500.34
	55-59	\$960.50	\$1,243.65	\$573.06
	60-64	\$1,115,00		\$635.60
	65-69	\$1,248.80	\$1,984.37	\$993.73
	70-74	\$1,315.70	design was respectfull than dot, the last addition with the fact	matter to the contraction of the section of the
	>74	\$1,393.70	\$2,825.15	\$1,109.55
Subscriber & 1	, ≤15	\$579.30	\$1,147.81	\$431.34
Dependent	15-29	\$866.30	\$1,147.81	\$584.69
	30-34	\$1,001.90	\$1,434,95	\$664.70
	35-39	\$1,062.80	\$1,515.32	\$734.51
	. 40-44	\$1,201.30	\$1,655.11	\$805.78
	45-49	\$1,382.30	\$1,791.55	\$843.58
	50-54	\$1,655.70	\$1,960.09	\$1,006.50
	55-59	\$1,919.10	\$2,331.51	\$1,115.58
	60-64	\$2,182.00	\$2,883.95	\$1,269.75
	65-69	\$2,443.80	\$3,553.03	\$1,768.05
	70-74	\$2,574.70	CANCEL & CONTRACTOR CO	\$1,865.18
	>74	\$2,727.50	\$5,058.45	\$1,982.30
Subscriber & 2 or	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	\$899.80	\$1,757.21	\$738,15
More Dependent	15-29	\$1,214.70	\$1,757.21	\$1,038.50
	30-34		\$2,147.36	\$1,159.20
	35-39	\$1,454.40	\$2,320.14	\$1,159.20
	40-44	\$1,495.70	\$2,436.84	\$1,178.11
	45-49	\$1,652.80	\$2,520.34	\$1,178.11
	50-54	\$1,871.60	\$2,520.34	\$1,301.75
	55-59	\$2,103.00	\$2,877.71	\$1,301.75
	60-64	\$2,390.20	\$3,400.50	\$1,471,93
	65-69	\$2,677.00	\$4,189.42	\$2,239.21
	70-74	\$2,820.50	\$5,042.95	\$2,362.96
	>74	\$2,987.80	\$5,964.48	\$2,511.08

Area 5

Counties: Los Angeles.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$310.80	\$490.85	\$216.24
	15-29	\$458.90	\$490.85	\$277.06
	30-34	\$572.70	\$609.71	\$327.26
	35-39	\$622.70	\$645.55	\$351.98
	40-44	\$700,40	\$693.68	\$395.60
•	45-49	\$736.50	\$767.30	\$433.44
	50-54	\$880.10	\$838.75	\$500,34
	55-59	\$1,023.00	\$947.00	\$573.06
	60-64	\$1,187.00	\$1,206.84	\$635.60
	65-69	\$1,329.40	\$1,486.82	\$993.73
	70-74	\$1,400.60	\$1,789.74	\$1,047.33
	>74	\$1,483.70	\$2,116.79	\$1,109.55
Subscriber & 1	<15	\$617.00	\$930,96	\$431,34
Dependent	15-29	\$922.50	\$930.96	\$584.69
	30-34	\$1,066.80	\$1,156.39	\$664.70
	35-39	\$1,131.60	\$1,216.65	\$734.51
	40-44	\$1,279.10	\$1,307,10	\$805.78
	45-49	\$1,471.90	\$1,404.52	\$843.58
	50-54	\$1,763:00	\$1,524.69	\$1,006.50
	55-59	\$2,043.20	\$1,746.29	\$1,115.58
	60-64	\$2,323.10	\$2,158.28	\$1,269.75
	65-69	\$2,601.90	\$2,659.00	\$1,768.05
	70-74	\$2,741.30	\$3,200,73	\$1,865.18
	>74	\$2,903.90	\$3,785.63	\$1,982.30
Subscriber & 2 or	<15	\$958.00	\$1,475,72	\$738.15
More Dependent	15-29	\$1,293.50	\$1,475.72	\$1,038.50
	30-34	\$1,470.60	\$1,799.35	\$1,159.20
	35-39	\$1,548.60	\$1,876.08	\$1,159.20
	40-44	\$1,592.70	\$1,900.65	\$1,178.11
	45-49	\$1,759.70	\$1,991.30	\$1,178.11
	50-54	\$1,992.70	\$2,039.68	\$1,301.75
	55-59	\$2,239.20	\$2,164.52	\$1,301.75
	60-64	\$2,545.10	\$2,514.35	\$1,471,93
	65-69	\$2,850.50	\$3,097.68	\$2,239.21
	70-74	\$3,003.20	\$3,728.79	\$2,362.96
	>74	\$3,181.40	\$4,410.18	\$2,511.08

Area 6

Counties: Riverside, San Bernardino, San Diego.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$295,40	\$591.21	\$216.24
	15-29	\$436.20	\$591.21	\$277.06
	30-34	\$5,44.20	\$739.11	\$327.26
	35-39	\$592.20	\$794.24	\$351.98
	40-44	\$665.50	\$848.06	\$395.60
	45-49	\$700.20	\$930.45	\$433.44
	50-54	\$836.50	\$1,006.57	\$500.34
	55-59	\$972.10	\$1,243.65	\$573.06
	60-64	\$1,128.30	\$1,610.69	\$635.60
	65-69	\$1,263.70	\$1,984.37	\$993.73
	70-74	\$1,331.40	\$2,388.66	\$1,047.33
<u> </u>	>74	\$1,410.40	\$2,825.15	\$1,109.55
Subscriber & 1	≤15	\$586.30	\$1,147.81	\$431,34
Dependent	15-29	\$876.70	\$1,147.81	\$584.69
	30-34	\$1,014.00	\$1,434.95	\$664.70
	35-39	\$1,075.40	\$1,515.32	\$734.51
	40-44	\$1,215.70	\$1,655.11	\$805.78
	45-49	\$1,398.90	\$1,791.55	\$843.58
	50-54	\$1,675.60	\$1,960.09	\$1,006.50
	55-59	\$1,942.10	\$2,331.51	\$1,115.58
	60-64	\$2,208.20	\$2,883.95	\$1,269,75
	65-69	\$2,473.20	\$3,553.03	\$1,768.05
	70-74	\$2,605.60	\$4,276.90	\$1,865.18
	>74	\$2,760.20	\$5,058.45	\$1,982.30
Subscriber & 2 or	<15 ∤	\$910.60	\$1,757.21	\$738.15
More Dependent	15-29	\$1,229.20	\$1,757.21	\$1,038.50
	30-34	\$1,397.50	\$2,147.36	\$1,159.20
	35-39	\$1,472.00	\$2,320.14	\$1,159.20
	40-44	\$1,513.60	\$2,436.84	\$1,178.11
	45-49	\$1,672.60	\$2,520.34	\$1,178.11
	50-54	\$1,894,10	\$2,520.34	\$1,301.75
	55-59	\$2,128.20	\$2,877.71	\$1,301.75
	60-64	\$2,418.90	\$3,400.50	\$1,471.93
	65-69	\$2,709.20	\$4,189.42	\$2,239.21
	70-74	\$2,854.40	\$5,042,95	\$2,362.96
	>74	\$3,023.70	\$5,964.48	\$2,511.08